



Order Filed on January 23, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-2(c)

RAS Citron, LLC
Authorized Agent for Secured Creditor
130 Clinton Road, Lobby B, Suite 202
Fairfield, NJ 07004
Telephone: 973-575-0707
Facsimile: 973-404-8886

Shauna Deluca, Esq. (SD-8248)

In Re:

Rory Bembridge,

Debtor.

Case No.: 18-31354-JKS

Chapter 13

Judge: John K. Sherwood

ORDER VACATING STAY AND CO-DEBTOR STAY

The relief set forth on the following pages, number two (2) through two (2) is hereby
ORDERED.

DATED: January 23, 2020

A handwritten signature in black ink, appearing to read "J K Sherwood", is written over a horizontal line.

Honorable John K. Sherwood
United States Bankruptcy Court

Debtor: **Rory Bembridge**
Case No: 18-31354-JKS

Caption of Order: **ORDER VACATING STAY AND CO-DEBTOR STAY**

Upon the motion of Deutsche Bank National Trust Company as Trustee for HarborView Mortgage Loan Trust Series 2007-7 under Bankruptcy Code section 362(d) for relief from the automatic stay and Co-Debtor Stay pursuant to 11 U.S.C. §1301 as to certain property as hereinafter set forth, and for good cause shown, it is

ORDERED that the automatic stay is vacated to permit the movant to institute, or resume and prosecute to conclusion one or more action(s) in the court(s) of appropriate jurisdiction to pursue the movant's rights in the following:

- Real Property more fully described as: 20 Rosedale Avenue, Montclair, NJ 07042

It is further ORDERED that Secured Creditor, its successors or assignees, may proceed with its rights and remedies under the terms of the subject mortgage and pursue its state court remedies including, but not limited to, taking the property to sheriff's sale, in addition to potentially pursuing other loss mitigation alternatives, including, but not limited to, a loan modification, short sale or deed-in-lieu of foreclosure. Additionally, any purchaser of the property at sheriff's sale (purchaser's assignee) may take any legal action for enforcement of its right to possession of the property.

It is further ordered that the movant may join the debtor and any trustee appointed in this case as defendants in its action(s) irrespective of any conversion to any other chapter of the Bankruptcy Code.

It is further ORDERED that the Co-Debtor stay under 11 U.S.C. 1301 is vacated.

Secured Creditor shall serve this Order on the Debtor, any trustee, and any other party who entered an appearance on the motion.

The movant shall serve this order on the debtor, any trustee and other party who entered an appearance on the motion.

Certificate of Notice Page 3 of 3

United States Bankruptcy Court
District of New Jersey

In re:
Rory Bembridge
Debtor

Case No. 18-31354-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jan 24, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 26, 2020.

db +Rory Bembridge, 20 Rosedale Ave, Montclair, NJ 07042-3308

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 26, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 24, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Laura M. Eggerman on behalf of Creditor Deutsche Bank National Trust Company as Trustee for
HarborView Mortgage Loan Trust Series 2007-7 bkyecf@rasflaw.com,
bkyecf@rasflaw.com;legerman@rasnj.com
Marie-Ann Greenberg magecf@magtrustee.com
Michelle Labayen on behalf of Debtor Rory Bembridge michelle@labayenlaw.com,
silvia@labayenlaw.com;giovanna@labayenlaw.com
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation
rsolarz@kmlawgroup.com
Shauna M Deluca on behalf of Creditor Deutsche Bank National Trust Company as Trustee for
HarborView Mortgage Loan Trust Series 2007-7 sdeluca@rasflaw.com
Sindi Mncina on behalf of Creditor Deutsche Bank National Trust Company as Trustee for
HarborView Mortgage Loan Trust Series 2007-7 smncina@rascrane.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8